

Loan Documentation Checklist

General Documents

- ☐ Social Security card and driver's license or other picture ID (including passport)

Documents to Support Income

- ☐ The name, address, phone number of every employer you have worked for in the past two years
- ☐ Most recent two month's pay stubs
- ☐ W2s and complete Federal Income tax returns for the past one-to-three years

Evidence of All Other Income, Including:

- ☐ Child support payments (if you need this income for qualifying)
- ☐ Pension payments
- ☐ Seasonal employment income
- ☐ Government assistance
- ☐ Disability and Social Security award letters

Documents to Support History of Consistently Paying Housing Expenses

- ☐ Provide the names and phone numbers of your landlords over the past 24 months

Property Information

- ☐ Provide fully executed and accepted purchase contract

Documents to Support Savings and Recent Bank Activity

- ☐ Most recent (60-90 days) savings account statement(s) - All pages
- ☐ Most recent (60-90 days) checking account statement(s) - All pages
- ☐ Most recent (60-90 days) brokerage statement(s) (stock, 401-K, IRA)- All pages
- ☐ Gift documentation

Documents to Support Current Debts

- ☐ After reviewing your credit report, if not all of your debts are shown, for each missing creditor (bank, credit card, or person) with whom you have an outstanding debt: name, address, account number, balance, monthly payment

Documents to Explain Irregularities

- ☐ Letter of explanation for any derogatory credit items
- ☐ Letter of explanation for any gaps in employment within the past two years
- ☐ Chapter 7 or Chapter 13 bankruptcy complete filing package including discharge papers and list of creditors (Schedule F)

Other

- ☐ Veteran's DD-214 and certificate of eligibility
- ☐ Copies of divorce decree and marital settlement agreement